

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant :	Stuart J. Solomon et al.	Art Unit :	3628
Serial No. :	10/027,664	Examiner :	Igor N. Borissov
Filed :	December 20, 2001	Conf. No. :	1128
Title :	BUSINESS TRANSACTION MANAGEMENT		

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Applicants request consideration of the references listed on the attached PTO-1449 form. Under 37 C.F.R. § 1.98 (a)(2)(ii), copies of foreign patent documents and non-patent literature are enclosed. Reference 17 is a Communication from the European Patent Office in connection with a foreign counterpart application. References 12 and 13 were cited in Reference 17.

This statement is being filed after a final Office action, but before payment of the issue fee. Each item of information in this statement (*i*) was first cited in a communication from a foreign patent office in a counterpart foreign application, the Communication being dated October 14, 2008, which is not more than three months prior to the filing of this statement, and (*ii*) was not first cited in any communication from a foreign patent office in a counterpart application which was more than three months prior to the filing date of this statement. The fee in the amount of \$180 in payment of the late submission fee of \$1.17(p) is being paid concurrently herewith on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: December 30, 2008

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